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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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MTGLQ Investors, L.P.

In Re:

Case No.: 18-35098 JKS

Adv. No.:

Nicholas A. Mitchell,

Hearing Date: 2/28/19 @ 8:30 a.m.

Order Filed on March 26, 2019 by

Clerk U.S. Bankruptcy Court

**District of New Jersey** 

Debtor.

Judge: John K. Sherwood

## ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED** 

**DATED: March 26, 2019** 

Honorable John K. Sherwood United States Bankruptcy Court Page 2

Debtor: Nicholas A. Mitchell Case No.: 18-35098 JKS

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

**DEBTOR'S CHAPTER 13 PLAN** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor MTGLQ Investors, L.P., holder of a mortgage on real property located at 268 Kipp Street 2F, Hackensack, NJ, 07601, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Vincent Commisa, Esquire, attorney for Debtor, Nicholas A. Mitchell, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by July 1, 2019, or as may be extended by modified plan; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that if the loan modification is unsuccessful, Debtor shall modify the plan to address Secured Creditor's prepetition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.